



BENEFITS AT A GLANCE (01/01/2017)

Benefits eligibility is for employees who work 30 hours or more/week unless noted below

HEALTH INSURANCE – County PAYS 70% of cost (sliding scale based on hours worked)

Blue Choice Advantage, Prescription & Vision
Blue Choice HMO Open Access, Prescription & Vision
CareFirst Dental
Delta Dental

RETIREE HEALTH INSURANCE – Health Reimbursement Arrangement. New hires who elect health insurance coverage with Charles County Government (CCG) will be enrolled in a Voluntary Employee Beneficiary Account (VEBA). Upon retirement or separation from employment, you will be able to use the funds in the VEBA account to pay for your health insurance premiums and other qualified medical expenses. You are required to contribute \$25 per pay period (via payroll deduction). CCG will also make a contribution of \$75 per pay period (\$1,800/year). The contribution may be adjusted each year based on the Consumer Price Index (CPI).

PENSION PLAN (Defined Benefit Retirement Plan) *In order to be eligible for the pension plan, you have to work at least 37.5 hours a week.

County Pension Plan – Non Public Safety, Mandatory Participation 4% employee contribution
County Pension Plan – Public Safety, Mandatory Participation 7% employee contribution
Sheriff's Office Retirement Plan – Communications, Mandatory Participation 7% employee contribution
Sheriff's Office Retirement Plan – Sworn, Mandatory Participation 8% employee contribution
Sheriff's Office Retirement Plan – Corrections, Mandatory Participation 7% employee contribution

DEFERRED COMPENSATION PLAN (457(b) Governmental Plan)

Mass Mutual
MetLife
Nationwide Retirement Solutions
*Available to all employees, regardless of hours worked.

LIFE INSURANCE – No charge to employee (Valued at 1.5x the employee's annual salary, not to exceed \$250,000)

Supplemental insurance available for additional cost
Dependent life insurance available for additional cost

LONG TERM DISABILITY INSURANCE - No charge to employee
Benefit pays 60% of salary at date of disability up to \$5,000/month

FLEXIBLE SPENDING ACCOUNT

Medical and Dependent Care



BENEFITS AT A GLANCE (01/01/2017)
Continued

AFLAC SUPPLEMENTAL INCOME PRODUCTS

Accident Policy and Critical Illness Policy

LEGAL RESOURCES – A prepaid Legal Resource benefit

ANNUAL LEAVE - Begin employment by accruing 8 hours a month (sliding scale based on hours worked)

SICK LEAVE - Accrue 7.5 hours a month (sliding scale based on hours worked)

14 PAID HOLIDAYS

EMPLOYEE ASSISTANCE PROGRAM

ONSITE CHILDCARE AT A DISCOUNTED RATE

Located at the Community Services building (8190 Port Tobacco Road, Port Tobacco, MD 20677)

HOUSE KEYS 4 EMPLOYEE PROGRAM – Up to a \$7,500, 0% interest loan, to be used for a down payment or closing cost toward a new home in Charles County. For eligible full time employees who are first time home buyers.

1/05/2017